

ABSTRACT OF THE DISCLOSURE**METHOD AND APPARATUS FOR BILL PAYMENTS AT AN AUTOMATIC
TELLER MACHINE**

A method, apparatus and computer implemented
5 instructions for processing a bill in an automatic teller
machine. The bill is scanned to form a bill image in
which the bill includes a markup language providing
payment information. Optical character recognition is
performed on the bill image to identify the payment
10 information. The bill is processed using the payment
information. Bills, such as waterbills, mortgages,
credit card statements, and tax bills may be made in this
manner.